## Case 21-50695-nmc Doc 9 Entered 10/06/21 21:37:59 Page 1 of 4

United States Bankruptcy Court District of Nevada

In re: Case No. 21-50695-nmc

CAROLINA FLORES TT Chapter 13

Debtor

### CERTIFICATE OF NOTICE

District/off: 0978-3 User: lindersmi Page 1 of 2
Date Rcvd: Oct 04, 2021 Form ID: 309I Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:

Recip ID	Recipient Name and Address
db	CAROLINA FLORES TT, 429 15TH STREET, SPARKS, NV 89431-0847
tr	WILLIAM A. VAN METER, POB 6630, RENO, NV 89513-6630
11583323	GUILD MORTGAGE COMPANY, Acct No xxxxxx1828, ATTN: BANKRUPTCY, PO BOX 85304, SAN DIEGO, CA 92186-5304
11583324	HOME CREDIT, Acct No xxxxxxxxxxx3549, ATTN: BANKRUPTCY, PO BOX 2394, OMAHA, NE 68103-2394
11583326	JULIE MCGRATH THROOP, ESQ., Acct No xxxxxx1828, 300 SOUTH ARLINGTON AVENUE, Reno, NV 89501-2002
11583327	KATHERINE JOHNS, C/O PAUL J. MALIKOWSKI, ESQ., PO BOX 9080, Reno, NV 89507

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: kevin@darbylawpractice.com	Date/Time	Recipient Name and Address
aty	Linain Text. Revine daily law practice.com	Oct 04 2021 23:31:00	KEVIN A. DARBY, DARBY LAW PRACTICE, LTD., 4777 CAUGHLIN PKWY, RENO, NV 89519
11583325	+ EDI: IRS.COM		
		Oct 05 2021 03:28:00	INTERNAL REVENUE SERVICE, PO BOX 7346, Philadelphia, PA 19101-7346
11583328	+ Email/Text: LossPrevention@unitedfcu.com		
		Oct 04 2021 23:32:00	UNITED FCU, Acct No xxxxxxxx1539, ATTN: BANKRUPTCY, PO BOX 125, ST. JOSEPH, MI 49085-0125
11583329	+ Email/Text: LossPrevention@unitedfcu.com		
		Oct 04 2021 23:32:00	UNITED FCU, Acct No xxxxxxxx4839, ATTN: BANKRUPTCY, PO BOX 125, ST. JOSEPH, MI 49085-0125
11583330	+ EDI: VERIZONCOMB.COM		
		Oct 05 2021 03:28:00	VERIZON WIRELESS, Acct No xxxxxxxxxx0001, ATTN: BANKRUPTCY, 500 TECHNOLOGY DR, STE 599, WELDON SPRINGS, MO 63304-2225

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0978-3 User: lindersmi Page 2 of 2
Date Rcvd: Oct 04, 2021 Form ID: 309I Total Noticed: 11

Date: Oct 06, 2021 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed

below:

Name Email Address

KEVIN A. DARBY

on behalf of Debtor CAROLINA FLORES TT kevin@darbylawpractice.com

tricia@darbylawpractice.com; makayla@darbylawpractice.com; makayla@darbylawpractice.com; kaitlyn@darbylawpractice.com; makayla@darbylawpractice.com; kaitlyn@darbylawpractice.com; makayla@darbylawpractice.com; kaitlyn@darbylawpractice.com; kaitlyn@darbylawpractice.com; makayla@darbylawpractice.com; kaitlyn@darbylawpractice.com; makayla@darbylawpractice.com; kaitlyn@darbylawpractice.com; kaitl

WILLIAM A. VAN METER

ECF@reno13.com wvanmeter13@ecf.epiqsystems.com

TOTAL: 2

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Information to identify the case:							
Debtor 1	CAROLINA FLORES TT	Social Security number or ITIN xxx-xx-6913					
	First Name Middle Name Last Name	EIN					
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN					
		EIN					
United States Bankruptcy Court		Date case filed for chapter 13 10/1/21					
Case number: 21-	-50695-nmc						

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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1.	Debtor's full name	About Debtor 1: CAROLINA FLORES TT	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	429 15TH STREET SPARKS, NV 89431	
4.	<b>Debtor's attorney</b> Name and address	KEVIN A. DARBY DARBY LAW PRACTICE, LTD. 4777 CAUGHLIN PKWY RENO, NV 89519	Contact phone (775) 322–1237 Email: kevin@darbylawpractice.com
5.	Bankruptcy trustee Name and address	WILLIAM A. VAN METER POB 6630 RENO, NV 89513	Contact phone (775) 324–2500
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	300 Booth Street Reno, NV 89509	Office Hours 9:00 AM – 4:00 PM  Contact phone (775) 326–2100  Date: 10/4/21

For more information, see page 2

Debtor CAROLINA FLORES TT Case number 21–50695–nmc

#### Location: 7. Meeting of creditors Debtors must attend the meeting to November 17, 2021 at 09:30 AM Via Video Conferencing. Visit be questioned under oath. In a joint http://www.reno13.com/hearing-calendars/. case, both spouses must attend. BY VIDEO CONFERENCE Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket **Deadlines** Filing deadline: 1/17/22 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 12/10/21 (except governmental units): Filing deadline: 3/30/22 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: 30 days after the Filing deadline: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will 9. Filing of plan be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The 11. Filing a chapter 13 bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 12. Exempt property Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.